

## DESE Model Curriculum

GRADE LEVEL/UNIT TITLE: 11-12/Career Success

Course Code: 034303

CIP Code: 52.0803

### **COURSE INTRODUCTION:**

This is an introductory course for Banking and Financial Support Services which also operates a student bank as the implementation practicum. This course also introduces the student to personal finance, including opening and maintaining a checking account, and credit card pitfalls and proper use, a very important skill for all young adults. It is designed to familiarize the student with all aspects of a typical bank including savings, loans, operations, and audit functions. It also covers the history of banking, the organizational structure, and the operations and marketing of a student bank.

### **COURSE RATIONALE**

Financial literacy is essential in meeting the financial challenges of the 21st Century. The course provides valuable experience in running an actual bank while learning to analyze personal financial decisions, evaluate the costs and benefits of their decisions, recognize the rights and responsibilities as consumers, and apply the knowledge learned in school to financial situations encountered later in life.

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<b>UNIT 9, DESCRIPTION:</b> Analyze how career choices, education, skills, and economic conditions affect achievement of goals and career success. Explain the need to plan for the future, develop a career plan, make a budget and list proper ways to manage money and develop a positive work ethic.		<b>SUGGESTED UNIT TIMELINE:</b> 2 weeks  <b>CLASS PERIOD (min.):</b> 50 min.				
<b>ESSENTIAL QUESTIONS:</b> 1. Why do customers save? Is it the protection of monetary assets or simply convenience of access? 2. What is the difference between short term and long term savings? 3. What are the characteristics of a savings account, certificates of deposit, custodial accounts, money market accounts, and on-line services? 4. What are IRAs, ROTH and Traditional and how do you determine which is right for you or your customer? 5. Why does a company employer offer 401K type benefits? What is the difference between a defined benefit plan and a contribution plan?						
ESSENTIAL MEASURABLE LEARNING OBJECTIVES	CCSS LEARNING GOALS (Anchor Standards/Clusters)	CROSSWALK TO STANDARDS				
		GLEs/CLEs	PS	CCSS	OTHER	DOK
1. Determine your current financial situation to determine a starting point.					PF.I.1 MGNT.I.A.1 MGNT.I.A.2	4
2. Develop your financial goals so that you become future focused instead of solely focused on the present.				WHST.11-12.2	MGNT.I.A.1 MGNT.I.A.2 MGNT.I.A.3 MGNT.I.A.4 PF.I.1 PF.I.2 PF.I.3 PF.I.4 PF.II.1 PF.II.2 PF.II.3 PF.II.4	4

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3. Evaluate alternatives ways of saving and investing.					MGNT.I.A.1 MGNT.I.A.2 MGNT.I.A.3 MGNT.I.A.4 PF.I.1	4
4. Learn the constraints and influences on personal financial planning.					MGNT.I.A.1 MGNT.I.A.2 MGNT.I.A.3 MGNT.I.A.4 PF.I.1	4
5. Learn the opportunity costs of any financial decision.					MGNT.I.A.1 MGNT.I.A.2 MGNT.I.A.3 MGNT.I.A.4 PF.I.1	4
6. Learn how to Develop a career plan.				WHST.11-12.2	MGNT.I.A.1 MGNT.I.A.2 MGNT.I.A.3 MGNT.I.A.4 PF.I.1 CD.III.A.1 CD.III.A.2 CD.III.A.3 CD.IV.A.1 CD.IV.A.2 CD.IV.A.3 CD.IV.A.4	4
Planning for successful money management					MGNT.I.A.1 MGNT.I.A.2 MGNT.I.A.3 MGNT.I.A.4 PF.I.1	3

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<b>ASSESSMENT DESCRIPTIONS*:</b> (Write a brief overview here. Identify Formative/Summative. Actual assessments will be accessed by a link to PDF file or Word doc.)  Summative Assessment_Banking & Finance Exam Opportunity Costs  <b>*Attach Unit Summative Assessment, including Scoring Guides/Scoring Keys/Alignment Codes and DOK Levels for all items. Label each assessment according to the unit descriptions above (i.e., Grade Level/Course Title/Course Code, Unit #.)</b>	
<b>Obj. #</b>	<b>INSTRUCTIONAL STRATEGIES (research-based): (Teacher Methods)</b>
1,2,3,4,5,6	<b>1.</b> Describe the education and work ethic that is required for success. Many students lack a background role model of what professional employers are seeking and the qualities sought for success, and so it is important to articulate what employers are looking for in a professional hire. Steer students to sources of career interest to discover what they would like to do for a career. Expose them to financial management careers as one option. Research career clusters and opportunities and present to the students.
1,3,5	<b>2.</b> Identify factors in selecting sources of income and cost factors involved in career choices as a part of the career decision-making process.
2,4,6	<b>3.</b> Instruct students in the process of developing financial and non financial goals lists. A wealth of information is available beyond the textbook.
2,3,4,5,6	<b>4.</b> Using comparative charts, show students the feature differences between a defined benefit plan retirement and a contribution plan 401K.
<b>Obj. #</b>	<b>INSTRUCTIONAL ACTIVITIES: (What Students Do)</b>
1,2,6	<b>1.</b> Students will develop personal financial goals list with at least 10 goals. Each goal will need to be specific to standard methods which include dated, achievable, personal, positive, and specific. You should also have the students develop non financial professional goals in a separate exercise.
1,3,4,5	<b>2.</b> Students will research prevailing bank rates for regular savings accounts and available CDs of varying contract periods, then go to bankrate.com and see how long it will take for their money to double at current rates of interest. Compare this to expected rates of investment in other investment sources such as mutual funds and write about their findings.

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2,3,4,5	<p><b>3.</b> Students will develop a short goal list of financial goals for the student bank and then a financial goal list for their personal needs.</p>
<p><b>UNIT RESOURCES: (include internet addresses for linking)</b></p> <p>Research and use either S.M.A.R.T. goal explanations or DAPPS goal identification methodology available on the internet and textbooks</p> <p>See attached files: banking exam goals–budgeting key, Top 5 Regrets of the Dying</p> <p>Textbook suggestion: Banking &amp; Financial Systems, 2013 by The Goodheart-Willcox Company, Inc.: print 139781605257785  Textbook suggestion: Personal Finance, 2012 by Kapoor, Dlabay, Hughes - McGraw-Hill: print 139780073530697  Textbook suggestion: Banking Systems, 2<sup>nd</sup> edition 2010, Cengage Learning: eText 139781439028483, print 139780538449281</p> <p><b>Resources @ MCCE:</b></p> <p><b>BE DVD ROM 101 - Career Clusters 4: Finance</b>  Cambridge Educational  HAMILTON, NJ, FILMS MEDIA GROUP, 2007.  DVD ROM — This program is designed to help students discover that wealth management specialists, accountants, bank managers, and stockbrokers are all linked by one common thread: the management of assets. Lifelong learning is stressed as these finance professionals share their knowledge about their areas of expertise. 19 minutes.</p> <p><b>BE VIDEO 46 - Responsibility: Owning Your Actions</b>  Jaguar Educational  CHARLESTON, WV, JAGUAR EDUCATIONAL, 2004.  VIDEO — This video examines accountability, diligence, self-restraint, perseverance, and other important characteristics of a responsible person. Topics include: What is Responsibility?; Where Does It Come From?; and Building a Reputation. Students discuss their own roles and responsibilities, including responsibility to oneself and to others. 17 minutes.</p> <p><b>BE VIDEO 47 - Respect: Get It Where You Give It</b>  Jaguar Educational  CHARLESTON, WV, JAGUAR EDUCATIONAL, 2004.  VIDEO — This program focuses on aspects of respectful behavior, such as using good manners, being courteous, and resolving conflicts peacefully. It also examines respect for others' property and privacy, self-respect, and recognizing the importance of rules and laws. Educators</p>	

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and students discuss the sometimes-difficult relationship between teens and authority figures. 17 minutes.

### **BE VIDEO 48 - Trustworthiness: The Security of Knowing**

Jaguar Educational

CHARLESTON, WV, JAGUAR EDUCATIONAL, 2004.

VIDEO — Trust is the foundation of all healthy relationships, and many consider it the foundation upon which good character is built. In this program, teens discuss elements of trustworthiness such as honesty, reliability, dependability, loyalty, and integrity. The program also addresses the consequences of violating trust, and how difficult it can be to regain. 16 minutes.

### **BE 13.1397 F61 - 25 Problem-Solving & Decision-Making Activities**

Dave Francis & Mike Woodcock

ENGLAND, UK, GOWER PUBLISHING LTD, 2004.

BOOK — Based on a systematic, 8-step approach to problem solving and decision making, this collection offers 25 experiential activities for skill development.

### **BE 13.1397 M11 - Problem Solving, 2nd Edition**

Dandi Daley Mackall

NEW YORK, NY, FERGUSON, 2004.

BOOK — A problem solver is a valuable and highly sought-after person in today's complex workplace. This book illustrates the difference between scientific and creative problem-solving techniques and outlines a five-step problem-solving process that can apply to almost any situation.

### **BE DVD ROM 21.1 - You're Fired! The Ten Quickest Ways to Lose Your Job and How to Avoid Them**

JIST Publishing

ST. PAUL, MN, JIST PUBLISHING, 2006.

DVD ROM — This program uses vignettes to help viewers better understand how not to behave on the job. It explains the top 10 reasons that people lose their jobs and how people can easily avoid making those mistakes. The program also features break points for discussion and has comments from employers to give viewers an idea of what employers expect from their workers. 30 minutes.

### **BE DVD ROM 43 - Work Ethic: A Commitment to Work**

Film Ideas Inc.

WHEELING, IL, FILM IDEAS, INC., 2006.

DVD ROM — In this program for young adults, beginning wage earners learn the importance of a strong work ethic and how it relates to their

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success as they embark on their working careers. Real world location settings that highlight active young workers supported with expert commentaries help reinforce the concepts. Grades 11 and 12, College, Adult. 21 minutes.

### **BE DVD ROM 44 - The Global Marketplace: How Will You Compete?**

Film Ideas, Inc.

WHEELING, IL, FILMS IDEAS, INC., 2006.

DVD ROM — In this program, young workers learn the importance of the global marketplace. As workers, they will be required to compete for employment with people of different nationalities from all over the world. What skills will best help them stay competitive? What can they bring to the market to make themselves more desirable to this global working world? These questions and more will be addressed in this thought-provoking program. Grades 11 and 12, College, Adult. 21 minutes.

### **BE VIDEO 105 - Rules of Work**

Huby's, Ltd.

BOSTON, MA, THE SCHOOL COMPANY, 2005.

VIDEO — Rules are everywhere. There are rules for work, rules for school, and rules for living. Rules really do make life easier because they help reduce the unexpected. There are 3 main types of rules at work: formal rules that are not flexible and are usually always written; policy guidelines that are written and provide helpful suggestions and company policy regarding various situations; unwritten rules that are the hardest to identify because of the fact that they are not written. Penalties for breaking rules may be severe. Long-time company employees can help new employees learn the rules and how to function within them. Steps to successful rule relations; be sure you understand the rule; view the rule positively, and; follow the rule. Suggested ways to change rules are given Discussion guide included. High School/Adult. 13 minutes.

### **C&E 10.0050 CDJS45 - Learning for Earning: Your Route to Success-Teacher's Wraparound Edition**

John A. Wanat, E. Weston Pfeiffer, Richard Van Gulik

TINLEY PARK, IL, THE GOODHEART-WILLCOX COMPANY, INC., 2006.

BOOK — Helps students explore the workplace and examine their future in it. Students learn to relate their individual interests, abilities, preferences, and life goals to suitable occupational choices. Teaching aids appear on the side margins of each page to help review and reinforce the chapter content.

### **C&E 12.0000 C316 - What You Must Do to Optimize Your Professional Digital Presence: E-Habits**

Elizabeth Charnock

NEW YORK, NY, MCGRAW-HILL, 2010.

BOOK — The purpose of this book is to help the reader begin to experience the "Digital You" as others do. This book is an image makeover guide that empowers the reader to present oneself in the best possible light, with every electronic action--whether on the Internet or within their own

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organization.

### **C&E DVD ROM 44 - Job Survival: Keeping & Advancing Your Job**

LINX Educational Publishing, Inc.

JACKSONVILLE BEACH, FL, LINX EDUCATIONAL PUBLISHING, INC., 2005.

DVD ROM — This program provides strategies and techniques for job survival including adjusting to work environments, personal qualities, dressing appropriately for the job, developing people skills, assessing job performance, using problem solving skills and more. Includes on-the-job scenarios. Grades 8 through adult. 23-minutes.

### **C&E DVD ROM 45.1 - Career Advantage: Strategies for Success-The Changing Workplace: Technology and Globalization**

Cambridge Educational

LAWRENCEVILLE, NJ, CAMBRIDGE EDUCATIONAL, 2004.

DVD ROM — This program focuses on how technology has changed work, and outlines basic concepts of how and where work can happen. Students are introduced to the principles of global business and the skills essential to stay employable in a global economy. 27 minutes.

### **C&E DVD ROM 47 - Ready For Work: Qualities That Count with Employers**

Human Relations Media

MT. KISCO, NY, HUMAN RELATIONS MEDIA, 1995.

DVD ROM — A recent census survey reveals that attitude and communication skills are the most important qualities sought by today's employers. This program helps viewers recognize people skills are essential in any career, regardless of the field. Going behind the scenes at various real-world job sites, this documentary-style video offers an opportunity for students to hear candid interviews with real employers looking for real workers. This video reminds students that even part-time, summer, and volunteer work experiences can provide them with valuable people skills. Grades: 9 - College. 27 minutes.

### **BE DVD ROM 39.4 - Budgeting Basics**

Learning Seed

LAKE ZURICH, IL, LEARNING SEED, 2008.

DVD ROM — Students will learn how to prepare a basic household budget; why setting goals is a part of financial planning; the importance of keeping track of one's spending; how to organize household money matters; ways to audit spending habits and discover expensive "blind spots."; simple lifestyle changes that can help save money; and how to put all the pieces together in a budget that meets your goals. Audience: General. 18 minutes.

### **BE DVD ROM 39.6 - Budgeting and Financial Decision-Making-Personal Finance Essentials: Financial Literacy for Young Earners**

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Meridian Production

NEW YORK, NY, MERIDIAN PRODUCTION, 2011.

DVD ROM — This program gives students a solid grounding in a variety of real-life money matters: it provides financial decision-making methods, advises on consumer concerns such as buying versus renting, outlines insurance types and terminology, and discusses the financial scams that students are most likely to encounter. Reviewing the critical concepts of impulse buying and opportunity cost, the program also demonstrates how to set goals and create a budget based on the 50/30/20 plan. Highlights include graphical breakdowns of the PMI and PACED decision-making methods, maintaining wireless Internet security to avoid identity theft, and a realistic way to choose when faced with a not-so-simple yes-or-no financial decision. 38 minutes.

### **C&E DVD ROM 60 - The Five Life Strategies for Successful Teens**

Human Relations Media

MT. KISCO, NY, HUMAN RELATIONS MEDIA, 2005.

DVD ROM — This program profiles 5 real teens who are achieving their dreams and inspiring other teens to fulfill their goals: Liz Murray (Taking Risks) who overcame a life of living on the streets to attend Harvard University, Jesse Laslovich (Discipline) who became one of the youngest legislators ever elected in Montana, Aja Monet (Communication) tells her story of winning a National Poetry Slam Competition, Clayton Lillard (Organization) is seen creating his own charity donating bikes to kids whose parents are in prison and Jennifer Howitt (Setting Goals) who overcame a spinal chord injury to excel at basketball and win a gold medal at the Paralympic Games. Grades 7 - college. 27 Minutes.

### **C&E DVD ROM 61 - It's Not What You Say: Mastering Goals**

LINX Educational Publishing, Inc.

JACKSONVILLE BEACH, FL, LINX EDUCATIONAL PUBLISHING, INC., 2004.

DVD ROM — In this program, expert Bill Cakmis shows viewers the best way to identify goals and build a realistic plan of action to reach them. He teaches the difference between short-term and long-term goals and helps discover ways to overcome obstacles and prioritize goals. 18 minutes.

### **C&E KIT 14 - GOALS: Guided Occupational Access Leading To Success-Guidance Counselor Toolkit**

Missouri Department of Elementary & Secondary Education

JEFFERSON CITY, MO, MISSOURI DEPARTMENT OF ELEMENTARY & SECONDARY EDUCATION, 2008.

KIT — Career planning resource designed for school counselors when advising students and their parents. The toolkit uses the framework of the six Career Paths, the 16 Career Clusters and the occupations within them in hopes that it will help students understand the importance of education for career preparation and reaching their potential. Includes: "What's Your Plan? DVD; over 250 2-page Missouri occupation profile sheets; sample personal plans of study; and other career planning resources.

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### **FCS 13.1204 S758 - Yes, You Can Reach Your Goals and Achieve Your Dreams**

James E. Stowers and Jack Jonathan with Sheelagh Manheim PhD

KANSAS CITY, MO, STOWERS INNOVATIONS, INC., 2008.

BOOK — This book outlines the process of achievement and defines key elements that lie at the heart of all success stories. It also includes insightful tools to evaluate these qualities in yourself and set your sights on your most ambitious goals.

### **FCS 20.0101 M1136 - Teambuilding with Teens: Activities for Leadership, Decision Making & Group Success**

Mariam G. MacGregor, M.S.

MINNEAPOLIS, MN, FREE SPIRIT PUBLISHING, 2008.

BOOK — This book offers 36 team activities that will help teens learn each other's strengths, become better listeners, identify personal and group values, build trust, set goals, and understand the meaning of leadership. Includes background information, step-by-step instruction, discussion questions, ideas for extending the learning, guidelines for teen leaders, Grades 6-12.

### **FCS CD ROM 1 - Career Connection and Leaders at Work**

Family, Career and Community Leaders of America, Inc

RESTON, VA, FCCLA, 2004.

CD ROM — Learn how to link options and skills for success in careers, families and communities. Through individual, cooperative and competitive activities, members discover their strengths; target career goals and initiate a plan for achieving the lifestyle they desire. This new program offers activities in six unit areas: Plug In to Careers; Sign On to the Career Connection; Program Career Steps; Link Up to Jobs; Access Skills for Career Success; Integrate Work and Life.